

A. Summary Comparison (Table 1)



Date : 30/09/2019

| Summary comparison of accounting assets versus leverage ratio exposure measure | | Table 1 |
|--|---|--------------------|
| Row # | Item | In SR 000's |
| 1 | Total consolidated assets as per published financial statements | 170,925,433 |
| 2 | Adjustments for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation | |
| 3 | Adjustments for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded for the leverage ratio exposure measure | |
| 4 | Adjustments for derivative financial instruments | 3,660,160 |
| 5 | Adjustments for securities financing transactions (i.e. repos and similar secured lending) | |
| 6 | Adjustments for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures) | 21,872,946 |
| 7 | Other adjustments | |
| 8 | Leverage ratio exposure | 196,458,539 |

B. Leverage Ratio Common Disclosure Template (Table 2)



Date : 30/09/2019

| Row # | Item | In SR 000's |
|---|--|--------------------|
| On-balance sheet exposures | | |
| 1 | On-balance sheet items (excluding derivatives and SFTs, but including collateral) | 172,787,485 |
| 2 | (Relevant Assets amounts deducted in determining Basel III Tier 1 capital) | |
| 3 | Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2) | 172,787,485 |
| Derivative exposures | | |
| 4 | Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin) | 471,977 |
| 5 | Add-on amounts for Potential Financial Exposure (PFE) associated with all derivatives transactions | 2,142,423 |
| 6 | Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework | |
| 7 | (Deductions of receivables assets for cash variation margin provided in derivatives transactions) | |
| 8 | (Exempted CCP leg of client-cleared trade exposures) | |
| 9 | Adjusted effective notional amount of written credit derivatives | |
| 10 | (Adjusted effective notional offsets and add-on deductions for written credit derivatives) | |
| 11 | Total derivative exposures (sum of lines 4 to 10) * | 3,660,160 |
| Securities financing transaction exposures | | |
| 12 | Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions | 1,220,000 |
| 13 | (Netted amounts of cash payables and cash receivables of gross SFT assets) | |
| 14 | Credit Conversion Factor (CCR) exposure for Security Financing Transaction (SFT) assets | |
| 15 | Agent transaction exposures | |
| 16 | Total securities financing transaction exposures (sum of lines 12 to 15) | 1,220,000 |
| Other off-balance sheet exposures | | |
| 17 | Off-balance sheet exposure at gross notional amount | 48,938,022 |
| 18 | (Adjustments for conversion to credit equivalent amounts) | -27,065,076 |
| 19 | Off-balance sheet items (sum of lines 17 and 18) | 21,872,946 |
| Capital and total exposures | | |
| 20 | Tier 1 Capital | 27,944,792 |
| 21 | Total exposures (sum of lines 3,11,16 and 19) | 199,540,591 |
| Leverage ratio | | |
| 22 | Basel III leverage ratio | 14.00% |

* As per SA-CCR Exposure at Default is 1.4 * (Replacement Cost + PFE)

Table 5



A reconciliation requirements that details sources of material differences between the bank' total balance sheet assets in their financial statements and on-balance sheet exposures in the table 2.

Date : 30/09/2019

SR 000's

| | | |
|---|--|-------------|
| 1 | Total Assets amounts on Financial Statements | 170,925,433 |
| 2 | Total On balance sheet assets according Row # 1 on Table 2 | 172,787,485 |
| 3 | Difference between 1 and 2 above | -1,862,052 |

| | | |
|-----------------------------|--|------------|
| <u>Material Differences</u> | | |
| | Loan Loss Provision | -3,044,793 |
| | Securities financing transaction exposures | 1,220,000 |